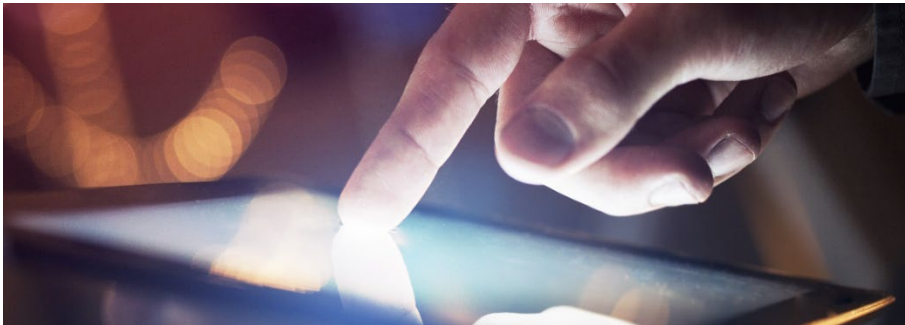




Cyber & Strategic Risk

# Customer Identity & Access Management (CIAM)

The business value of CIAM lies in its ability to enhance customer experience, improve security, facilitate compliance, streamline onboarding processes, and contribute to customer retention and loyalty. Additionally, CIAM can lead to cost savings and operational efficiency, making it a valuable investment for organizations with a customer-focused approach.



61%

of customers feel companies treat them as a number rather than as an individual

Source: Salesforce, State of the Connected Customer, Sixth Edition – July 2023

80%

of customers say that the experience offered by a company is just as important as its goods and services

Source: Salesforce, State of the Connected Customer, Sixth Edition – July, 2023

>60%

of users admit to reusing passwords for websites

Source: Norton, Password Statistics to Keep You Safe, June 2023

74%

of customers rate good fraud protection as a top consideration

Source: FICO, 2022 Consumer Survey: Fraud, Security and Customer Behavior



CIAM provides several business values that can positively impact organizations. Here are some key aspects of the business value of CIAM:

**Seamless Customer Experience** across channels (Web, Mobile, Chatbot, Interactive Voice Response (IVR), and Contact Center)

**Unified Customer Profiles and 360-degree view** of your customers to personalize the customer experience.

**Increased Security** by providing efficient identity verification mechanisms. This helps in preventing unauthorized access and protects customer data from breaches and fraud. Multi-Factor Authentication (MFA) adding an extra layer of security by requiring users to authenticate through multiple methods (e.g., password, One-Time-Password (OTP), biometrics).

**Build Trust and meet Privacy and Regulatory Compliance** requirements through visibility, consent, and offering choices to your customers

Customers have higher expectations and organizations need to adapt and respond promptly:

- Customers will continue to prefer a contact-less, password-less and seamless experience across digital and physical touchpoints
- Relationship between a digital identity and devices such as smart phones and tablets should be intuitive and easy
- Customer touchpoints on digital and physical channels and the convergence of these have increased the need for an omnichannel customer experience

Deloitte offerings to help our clients on their CIAM journey

Define strategy, roadmap and business case

Analyze and design customer journeys

Accelerate solution delivery with assets (e.g., password-less authentication)

Conduct rapid vendor evaluation and demos

Solution / Technology implementation

Run / operate CIAM services

Establish program governance

Plan for and manage organizational change

We have the experience and capabilities to provide large-scale, complex implementations, operations, and global rollouts

Why Deloitte:

Ranked #1 in Market Share for Security Consulting Services based on revenue for 12th consecutive year by Gartner

Source: Source: Gartner<sup>1</sup>, Market Share Analysis: Security Consulting Services, Worldwide, 2022, Published on 14 July 2023

3000+ total

dedicated practitioners providing identity services and solutions to our clients including 350+ B2B and B2C CIAM professionals

90+ CIAM projects

Delivered in the past two years for clients across industry

Ecosystems and alliances

Deloitte has invested in strategic alliances and marketplace business relationships with leading CIAM vendors: Okta, Ping, Salesforce, SAP, and others

20+ years

providing Identity and Access Management (IAM) solution and services globally

**We're well positioned to help you achieve your objectives**  
Wherever you are in your journey, we have the experience, knowledge, and tools to help your organization move forward.

**Outcomes-driven**  
In the face of growing complexity, we make finding a cyber and strategic provider easy. Our breadth and depth enable us to provide the outcomes and value you seek in a trusted advisor, a technology savvy pioneer, a visionary integrator, and a dependable operator. We connect the dots, so you don't have to – helping you to improve security, trust, and resilience.

**Quality-oriented**  
We bring together a powerful combination of proprietary technology, domain experience, leading alliances, and industry knowledge. Our obsession with quality means we consistently work to help you realize your vision because cyber and strategic risks are mission critical.

**Value-focused**  
We act as a leader in a times of crisis, a teammate to help you navigate change, and a force to have your back when you are on the front lines. We create value for our clients beyond the deal, pioneering cutting edge resources and innovation, paving the way forward-leaning collaboration and leading bold thinking on tomorrow's emerging technologies so you can turn risk into opportunities.

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Our approach

Taking a human-centered approach with CIAM

CIAM is more than just managing the identity of people, devices and things; as a core capability, it provides a **human-centered approach** to enable insurance providers to securely capture and manage customer identity, profile and preference data as well as provide customers access to applications and services.

CIAM pillars



Designed for

CIAM programs have direct and in-direct interactions with other parts of an organization that serve the customers in one way or another.

Chief Digital Officer	Chief Information Officer	Chief Security Officer	Chief Privacy Officer	Chief Marketing Office
Responsible for a digital presence for the organization that is focused on the customers experience.	Responsible for the management, implementation and usability of information technology to grow the business	Responsible for protecting the organization and customers data with the applicable controls	Facilitates compliance for consent and privacy across geographies such as GDPR, CCPA, PIPEDA and other regulations	Responsible for marketing campaigns to grow the customer base and revenue

Meet the team



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